

Information to identify the case:

Debtor 1	<u>Stanley J. Yasik IV</u>	Social Security number or ITIN	xxx-xx-1852
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-13437-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stanley J. Yasik IV

10/9/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stanley J. Yasik, IV
 Debtor

Case No. 18-13437-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db +Stanley J. Yasik, IV, 311 Whalers Drive, Absecon, NJ 08201-2829
 cr +BSI Financial Services as servicer for U.S. Bank T, FRIEDMAN VARTOLO LLP,
 85 Broad Street Suite 501, New York, NY 10004-1734
 r Dagmer Chew, Homestead Real Estate Co Inc, 502 Bank Street, Cape May, NJ 08204-1406
 517499721 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517345829 Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 517346497 #Bonnie Yasik, 1520 Yacht Ave, #104, Cape May, NJ 08204-5223
 517345830 Devils Reach Marina Condo Assn, PO Box 521, Cape May, NJ 08204-0521
 517345834 KML Law Group, 216 Haddon Ave # 406, Westmont, NJ 08108-2812
 517345837 State of New Jersey-Div of Taxation, Bankruptcy Unit 50 Barrack St., 9th Fl, PO Box 245,
 Trenton, NJ 08695-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 01:03:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2019 01:03:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517485729 EDI: RESURGENT.COM Oct 10 2019 04:38:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517485729 E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 01:10:27
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517345828 EDI: BANKAMER.COM Oct 10 2019 04:38:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 517345831 E-mail/Text: bankruptcy.bnc@ditech.com Oct 10 2019 01:02:44 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 517411112 E-mail/Text: bankruptcy.bnc@ditech.com Oct 10 2019 01:02:44
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 517345832 E-mail/Text: fggbanko@fgny.com Oct 10 2019 01:02:14 Forster, Garbus & Garbus, 7 Banta Pl,
 Hackensack, NJ 07601-5604
 517345833 EDI: IRS.COM Oct 10 2019 04:38:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517345835 E-mail/Text: camanagement@mtb.com Oct 10 2019 01:02:45 M & T Bank, PO Box 900,
 Millsboro, DE 19966-0900
 517426197 +EDI: MID8.COM Oct 10 2019 04:38:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517345836 EDI: MID8.COM Oct 10 2019 04:38:00 Midland Funding LLC, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Oct 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services as servicer for U.S. Bank
Trust National Association, Trustee of Cabana Series III Trust bankruptcy@friedmanvartolo.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen on behalf of Debtor Stanley J. Yasik, IV vsteffen@verizon.net,
G30369@notify.cincompass.com

TOTAL: 7